



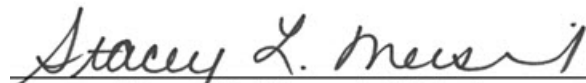
Order Filed on March 18, 2019
by Clerk, U.S. Bankruptcy
Court - District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
Caption in Compliance with D.N.J. LBR 9004-1 DENISE CARLON, ESQUIRE KML LAW GROUP, P.C. Sentry Office Plz 216 Haddon Ave. Suite 406 Westmont, NJ 08018 (215)627-1322 dcarlton@kmlawgroup.com Attorneys for Movant FV-I, Inc. in trust for Morgan Stanley Mortgage Capital Holdings LLC	
In Re:	Case No.: 19-12230 SLM
Penelope Wise,	Adv. No.:
Debtor.	Hearing Date: 3/27/19 @ 8:30 a.m.
	Judge: Stacey L. Meisel

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: March 18, 2019


Honorable Stacey L. Meisel
United States Bankruptcy Judge

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Debtor: Penelope Wise

Case No.: 19-12230 SLM

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, FV-I, Inc. in trust for Morgan Stanley Mortgage Capital Holdings LLC, holder of a mortgage on real property located at 12 Westminster Place, Morristown, NJ 07960, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Donald C. Goins, Esquire, attorney for Debtor, Penelope Wise, and for good cause having been shown;

It is further **ORDERED, ADJUDGED and DECREED** that the Debtor shall sell or refinance the property by July 31, 2019; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that while the sale is pending, Debtor is to make regular payments in accordance with the terms of the note and mortgage; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Trustee is not to pay the claim of Secured Creditor while the sale or refinance is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** the Secured Creditor does not waive its rights with respect to its claim; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if the sale or refinance is unsuccessful, Debtor shall modify the plan to address Secured Creditor's pre-petition arrears, either by curing the arrears, surrendering the subject property, or in a manner otherwise permitted by the code; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.